

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption In Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Laura A. Labbee-Valay

Brian L. Valay

Debtor(s)

Case No.: 17-32513

Chapter: 13

Hearing Date: 04/10/2018

Judge: Andrew B. Altenburg, Jr.

**CHAPTER 13 DEBTORS' CERTIFICATION IN RESPONSE
TO CERTIFICATION OF SECURED CREDITOR'S
RESPONSE TO OUR OBJECTION TO CLAIM # 4**

The debtors in this case now partially object to the Proof of Claim # 4 for the following reasons:

1. Creditor in its certification dated March 13, 2018 are no longer insisting that Debtors' are \$6,121.90 in the arrears.

2. Creditor now asserts that Debtors' have an escrow shortage in the amount of \$3,918.47. In that figure Creditor, in paragraph 5. of its response has included "two escrow payments to equal the escrow cushion of \$1,421.98."

3. Creditor in paragraph 4. of its response admits that "The escrow analysis was ran on November 14, 2017." Therefore it has not taken into account the payments made by Debtors:

On November 14, 2017 a payment was paid in the amount of \$1,546.93;

On December 07, 2017 a payment was paid in the amount of \$1,546.93;

On January 04, 2018 a payment was paid in the amount of \$1,546.93;

On January 16, 2018 a payment was paid in the amount of \$1,546.93.

On February 2, 2018 a payment was paid in the amount of \$1,546.93.

On March09, 2018 a payment was paid in the amount of \$1,546.93.

4. As result of the above payments, we are paid in full through March 2018.

5. Creditor's escrow analysis was made November 14, 2017. We admit that at that time we were 2 months behind in our mortgage payments. However, we are now current and the creditor has adequate escrow payments from us to provide the \$1,421.98 cushion it included in its calculations.

6. We believe that the amount we owe this creditor should be \$3,918.47 less the \$1,421.98 "cushion" or \$2,496.49 to be included in our chapter 13 Plan.

7. This certification is being made in support of our objection to Proof of Claim # 4 filed by Specialized Loan Servicing, LLC.

We hereby certify that the foregoing statements made by us are true; We are aware that if any of the foregoing statements made by us are wilfully false, We are subject to punishment.

Dated: March 27, 2018

/s/ Laura A. Labbee-Valay

Laura A. Labbee-Valay

Dated: March 27, 2018

/s/ Brian L. Valay

Brian L. Valay

